Case 13-13995-lbr Doc 1 Entered 05/07/13 14:30:13 Page 1 of 50

B 1 (Official Form 1) (1/08) **United States Bankruptcy Court** Voluntary Petition District of Nevada Name of Debtor (if individual, enter Last, First, Middle): Clinkscales, Ryan V. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6595 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4514 W. Canero Ave Las Vegas, NV. ZIP CODE 89139 ZIP CODE County of Residence or of the Principal Place of Business Clark County County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for \mathbf{Z} Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Chapter 15 Petition for Railroad Chapter 12 Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ✓ Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached. Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. EIVED Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors **Estimated Number of Creditors** 部 Ø П 50.001-1-49 50-99 100-199 200-999 1,000-5,001-10.001-25.001-**Ove**r 1**00**,000 5,000 10,000 25,000 50,000 100,000 **Estimated Assets** Ø \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$500,001 \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** Ø \$1,000,001 \$100,000,001 \$500,000,001 \$100,001 to \$500,001 \$10,000,001 \$50,000,001 More than \$0 to \$50,001 to to \$1 billion \$1 billion \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 million million million million million

Case 13-13995-lbr Doc 1 Entered 05/07/13 14:30:13 Page 2 of 50

3 1 (Official Form			Page 2
Voluntary Petiti (This page must b	on be completed and filed in every case.)	Name of Debtor(s): Clinckscales, Ryan	
Logation	All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed: N	la l	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
where I fled.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach a	additional sheet.)
Name of Debtor:	n/a	Case Number:	Date Filed:
District:	District of Nevada	Relationship:	Judge:
	Exhibit A	Exhibit	R
10Q) with the Se	d if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debte whose debts are primarily I, the attorney for the petitioner named in thave informed the petitioner that [he or she 12, or 13 of title 11, United States Coavailable under each such chapter. I furthe debtor the notice required by 11 U.S.C. § 34	or is an individual consumer debts.) the foregoing petition, declare that I grow proceed under chapter 7, 11, de, and have explained the relief recrtify that I have delivered to the
☐ Exhibit A	is attached and made a part of this petition.	x n/a	
		Signature of Attorney for Debtor(s)	(Date)
	Exhibit	С	
Does the debtor of	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to	public health or safety?
	exhibit C is attached and made a part of this petition.		
	entrolled is attached and made a part of this petition.		
No.			
☑ Exhib	eted by every individual debtor. If a joint petition is filed it D completed and signed by the debtor is attached and int petition: it D also completed and signed by the joint debtor is attached.	made a part of this petition.	
Ø	Information Regarding (Check any appli Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	cable box.) f business, or principal assets in this District f	or 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a	
	Certification by a Debtor Who Resides a (Check all applica		
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the	following.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi	circumstances under which the debtor would ion, after the judgment for possession was enter	be permitted to cure the ered, and
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 3	0-day period after the
	Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).	

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Clinckscales, Ryan
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
chapter, and choose to proceed under chapter 7.	☐ 1 request relief in accordance with chapter 15 of title 11, United States Code.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] 1 have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified his period. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X n/a (Signature of Foreign Representative)
X Signature of Joint Debtor 7024236292 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
5 7113 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
x n/a Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Curtis Thomas Printed Name and title, if any, of Bankruptcy Petition Preparer 453-06-8396 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
in the schedules is incorrect.	2500 E. Karen Ave # 180 Address Las Vegas, NV. 89121
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	5-7-2013 Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
x <u>n/a</u>	partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Printed Name of Authorized Individual Title of Authorized Individual	individual.
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

B 1D (Official Form 1, Exhibit D) (10/06)

UNITED STATES BANKRUPTCY COURT

District of Nevada

In re Clinkscales, Ryan	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ✓ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (10/06) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 5 7/13

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

B 201 Page 2

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

1, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

3500 E. Karen AVE #180

Address:

Address:

Vecan Note | 12 | 12 | 13 | 14 | 15 | 15 | 15 |

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required

by 11 U.S.C. § 110.)

Signature of Bankrupicy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this nation

Printed Name(s) of Debtor(s)

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

B19 (Official Form 19) (12/07)

United States Bankruptcy Court

District of Nevada

District of	1 140 vada
In re Clinkscales, Ryan	Case No
Debtor	
	Chapter 7
DECLARATION AND SIGN	ATURE OF NON-ATTORNEY
BANKRUPTCY PETITION I	PREPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the accompa and have provided the debtor with a copy of the by 11 U.S.C. §§ 110(b), 110(h), and 342(b); an pursuant to 11 U.S.C. § 110(h) setting a maxim petition preparers, I have given the debtor notice	(1) I am a bankruptcy petition preparer as defined nying document(s) listed below for compensation e document(s) and the attached notice as required (d) if rules or guidelines have been promulgated num fee for services chargeable by bankruptcy the of the maximum amount before preparing any my fee from the debtor, as required by that sections
Accompanying documents:	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Curtis Thomas
	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): 453-06-8396
If the bankruptcy petition preparer is not an inc and social-security number of the officer, princ this document. 2500 E. Karen Ave # 180 Las Vegas, NV. 89121	
- Summer of Summ	ate individuals who prepared or assisted in preparing
this document, unless the bankruptcy petition p	
If more than one person prepared this document a	ttach additional signed sheets conforming to the

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

appropriate Official Form for each person.

B19 (Official Form 19) (12/07) - Cont.

2

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee of any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor Date Joint Debtor (if any) Date

[In a joint case, both spouses must sign.]

B280 (Form 280) (10/05)

United States Bankruptcy Court

Southern District Of Nevada In re Clinkscale Debtor Case No. Chapter

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

	[This form must be filed with the pe	tition if a bankruptcy petition preparer prepares the petition. 11	U.S.C. § 110(h)(2).]
1.	or caused to be prepared one or mo and that compensation paid to me	re under penalty of perjury that I am not an attorney or employee of the documents for filing by the above-named debtor(s) in connection within one year before the filing of the bankruptcy petition, or debtor(s) in contemplation of or in connection with the bankrupt	on with this bankruptcy case agreed to be paid to me, for
	For document preparation service	s I have agreed to accept \$ 200.02	5
	Prior to the filing of this statemen	t I have received \$ 200.00	
	Balance Due	t I have received	4
2.	I have prepared or caused to be pr	repared the following documents (itemize):	
	and provided the following service	es (itemize):	
3.	The source of the compensation p	aid to me was:	
4.	The source of compensation to be Debtor	paid to me is: Other (specify)	
5.	The foregoing is a complete states by the debtor(s) in this bankruptcy	ment of any agreement or arrangement for payment to me for pre y case.	paration of the petition filed
6.	To my knowledge no other person except as listed below:	has prepared for compensation a document for filing in connection	on with this bankruptcy case
	NAME\ ,	SOCIAL SECURITY NUMBER	
X	Att	453-06-8396 5-	7-2013
_	Signature	Social Security number of bankruptcy	Date

Printed name and title, if any, of Bankruptcy

Petition Preparer

petition preparer (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

District of Nevada

In re Clinkscale, Ryan	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS	ı	LIABILITIES	OTHER
A - Real Property	YES	1	s	0.00			
B - Personal Property	YES	3	s	2,660.00			
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1			\$	13,052.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1			\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3			s	18,103.00	
G - Executory Contracts and Unexpired Leases	YES	1				3	
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	YES	1					\$ 1,103.00
J - Current Expenditures of Individual Debtors(s)	YES	1					\$ 950.00
1	COTAL	14	s	2,660.00	5	31,155.00	

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

District of Nevada

In re Clinkscale, Ryan	Case No.	
Debtor		
	Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s	0.00
Student Loan Obligations (from Schedule F)	s	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s	0.00
TOTAL	s	0.00

State the following:

Average Income (from Schedule I, Line 16)	s	1,103.00
Average Expenses (from Schedule J, Line 18)	s	950.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	s	1,152.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	3		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	0.00	- 0
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		-	\$ 0.00
4. Total from Schedule F	The state of the s		\$ 18,103.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			\$ 18,103.00

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B6A (0	Official Form 6A) (12/07)		
In re	Clinkscales, Ryan	Case No.	
	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
na	1 1 1			
	1			
	A COLUMN TWO IS NOT THE OWNER.			
	Т	otal➤	0.00	

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/07)

In re Clinkscales, Ryan Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	×			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Barık (checking/savings)		0.00
Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		Television, Couches, Bedroom set, TV Stand, Music Equipment, Laptop, Desk		2,510.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			
6. Wearing apparel.		Everyday wear		150.00
7. Furs and jewelry.	×			
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re	Clinkscales, Ryan	 Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.	×			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			1
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re	Clinkscales, Ryan	
	Debtor	

Case No.		
	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Scion XB		0.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	×			
28. Office equipment, furnishings, and supplies.	×			
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	×			
31. Animals.	×			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	x	Details of the second		
34. Farm supplies, chemicals, and feed.	x	9 9		
35. Other personal property of any kind not already listed. Itemize.	×	Real Property Control		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) Case 13-13995-lbr Doc 1 Entered 05/07/13 14:30:13 Page 17 of 50

B 6C (Official Form 6C) (12/07)

In re	Clinkscales, Ryan	Case No.	
	Debtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that excee
Check one box)	\$ 136,875.

☑ 11 U.S.C. § 522(b)(2)
□ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods	20.090(1)(b)	2,510.00	2,510.00
clothing, everyday wear	20.090(1)(b)	150.00	150.00
Wells Fargo Bank Account	20.090(1)(b)	0.00	0.00

В	6D	(Official	Form	6D)	(12/07)	
	UD 1	CITICILL	LOIM	UD,	(12/0/)	

In re	Clinkscales, Ryan	Case No.		
	Debtor		(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.XXXX7539			2004 Scion XB,					
Credit Acceptance 2460 Paseo Verde Pkwy, Henderson, NV 89074			Auto installment loan/2/1/2013, bluebook value				13,052.00	0.00
ACCOUNT NO.			VALUE\$ 8,425.00			1		
ACCOUNT NO.			VALUE \$					
			VALUE \$					
0 continuation sheets attached			Subtotal ► (Total of this page)			\$ 13,502.00	0.00	
			Total ► (Use only on last page)				\$	\$
			(6.6.3.4) 3.1.1.1. [2.6.3.7]				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B 6E (Official Form 6E) (12/07)

In re Clinkscales, Ryan	Clinkscales, Ryan	Case No.	
	Debtor	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parer responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the ex

nt, legal guardian, or tent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B 6E (Official Form 6E) (12/07) – Cont.	
In re Clinkscales, Ryan Debtor	Case No (if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rentathat were not delivered or provided. 11 U.S.C. § 507(a)(7).	al of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	ental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instituti	on
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr Governors of the Federal Reserve System, or their predecessors or successors, to § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehidrug, or another substance. 11 U.S.C. § 507(a)(10).	icle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and every three years there adjustment.	eafter with respect to cases commenced on or after the date of

Continuation sheets attached

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B 6F (Official Form 6F) (12/07)

In re	Clinkscale, Ryan	Case No.	
	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. AMOUNT OF DATE CLAIM WAS UNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS** INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. xxxx1125 08/01/2012, re: Nevada Energy/in collections AArgon Agency Inc 52.00 8668 Spring Mountain Rd. Las Vegas, NV. 89117 ACCOUNT NO. XXXX4084 Collection Acct/unknown creditor Sentry Recovery & Collection 608.00 3080 S. Durango Suite 203 Las Vegas, NV. 89117 ACCOUNT NO. xxxx9072 Student Loan Account/past due installment payments Dept of Education/NeIn 3,500.00 700 E. Fifth Street Carson City, Nevada 89701 ACCOUNT NO. XXXX2200 Collection Acct/unknown creditor Allied Collection Service 517.00 3080 S Durango Dr Las Vegas, NV. 89117 \$ Subtotal> 4,677.00 continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re	In re Clinkscale, Ryan		Case No.		
	Debtor		(if known)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx1138 Capital One/HSBC 26525 N. Riverwoods Blvd Mettawa, IL 60045.			Retail Credit Card, revolving/closed account				6,581.00
ACCOUNT NO. xxxx4 Bank of America PO Box 982235 El Paso, TX 79998			Charge-off credit card account, 1/1/2011				1,373.00
ACCOUNT NO. XXXX1741 GECRB/AMER EAG PO Box 965005 ORLANDO, FL 32896			Closed revolving acct, 5/1/2010				211.00
US Bank 101 5th St., ste A St Paul, MN 55101			Credit Card Acct, transferred to another office, 10/1/2009				550.00
ACCOUNT NO. XXXX4406 State Farm Financial S 3 State Farm Plaza # N-4 Bloomington, IL 61791			Credit Card Account,open 8/1/2009				544.00
Sheet no. 1 of 1 continuation to Schedule of Creditors Holding Unsecu Nonpriority Claims	sheets atta	ached			Sub	total➤	9,259.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$ 42,036.00

In re	Clinkscales, Ryan	Case No.		
	Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
General Revenue Corp 11501 Northlake Dr. Cincinnati, OH. 45249			12/03/2012, re: CEC IADT-Las Vegas in collections				4,137.00
ACCOUNT NO. xxxx9269 American Medical Collection 4 Westchester Plaza Ste 110 Elmsford, NY 10523			1/28/2013, re:Quest Diagnostics, Medical debt				30.00
ACCOUNT NO.							1/4
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation s to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sut	ototal >	\$ 4,167.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	olicable c	ted Scheo on the Sta	atistical	18,103.00

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B 6G (Official Form 6G) (12/07)	
In re Clinkscale, Ryan	Case No.
Debtor	(if known)
Describe all executory contracts of any nature and all une interests. State nature of debtor's interest in contract, i.e., "Polessee of a lease. Provide the names and complete mailing ad a minor child is a party to one of the leases or contracts, state	Idresses of all other parties to each lease or contract described. If the child's initials and the name and address of the child's parent lian." Do not disclose the child's name. See, 11 U.S.C. §112 and
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)	
In re	Case No.
Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital DEPENDENTS OF DEBTOR AND SPOUSE				SPOUSE		
Status: single RELATIONSHIP(S):			AGE(S):			
Employment:	DEBTOR			SPOUSE		
Occupation Insur	ance Rep					
Name of Employer	MetLife Auto & Home					
Address of Employ 700 Quaker Ln. Warwick, RI. 02	1yr. 7 mos					
NCOME: (Estimate case f	of average or projected monthly income at time	DEBT	OR	SPOUSE		
	,	s	1,152.00	\$		
Monthly gross was (Prorate if not pa	ges, salary, and commissions		0.00	e		
Estimate monthly		3	0.00	-		
SUBTOTAL		s	1,152.00	s		
LESS PAYROLL	DEDUCTIONS	_				
a. Payroll taxes ar		\$	108.00	\$		
b. Insurance		\$	351.00	\$		
c. Union dues	no.	\$	0.00	\$		
d. Other (Specify)	: na	2	0.00	\$		
SUBTOTAL OF P	AYROLL DEDUCTIONS	s_	459.00	s		
TOTAL NET MO	NTHLY TAKE HOME PAY	\$	1,103.00	s		
	om operation of business or profession or farm	\$	0.00	\$		
(Attach detailed		\$	0.00	\$		
Income from real p		•	0.00	\$		
). Alimony, mainter	nance or support payments payable to the debtor for e or that of dependents listed above	\$	0.00	\$		
. Social security or	government assistance		0.00			
(Specify): <u>na</u> 2. Pension or retirer	ment income	\$	0.00	3		
3. Other monthly in		\$	0.00	s		
(Specify)na		\$	0.00	s		
I. SUBTOTAL OF	LINES 7 THROUGH 13	s_	0.00	s		
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	s_	1,103.00	s		
5. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column		s	1,103.00		
tals from line 15)		(Repor	t also on Summar	y of Schedules and, if applicable, of Certain Liabilities and Related Data)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 13-13995-lbr Doc 1 Entered 05/07/13 14:30:13 Page 27 of 50

B6J (Official Form 6J) (12/07)

In re	Clinkscales, Ryan		Case No.	
	Debtor		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed.	Prorate any payments made bi-
weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from t	he deductions from income
allowed on Form22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expend	litures labeled	"Spouse."
Rent or home mortgage payment (include lot rented for mobile home)	\$	200.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	70.00
b. Water and sewer	\$	10.00
c. Telephone	\$	109.00
d. Other na	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	50.00
5. Clothing	5	10.00
6. Laundry and dry cleaning	\$_	0.00
7. Medical and dental expenses	\$_	0.00
8. Transportation (not including car payments)	\$_	175.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$_	60.00
10. Charitable contributions	5_	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	s_	0.00
b. Life	\$_	0.00
c. Health	\$_	0.00
d. Auto	\$_	170.00
e. Other Na	\$_	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	•	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	-	
a. Auto	\$	296.00
b. Other na	S	0.00
c. Other na	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$_	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other na	\$_	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	s	950.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,103.00
b. Average monthly expenses from Line 18 above	S	950.00
c. Monthly net income (a. minus b.)	\$_	153.00

Case 13-13995-lbr Doc 1 Entered 05/07/13 14:30:13 Page 28 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Clinkscales, Ryan	Case No.	
	Debtor	(if known)	П

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	ummary and schedules, consisting of /5 sheets, and that they are true and correct to the best of
my knowledge, information, and belief.	00/1.
Date 5/7/13	Signature: Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and information re	eparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided equired under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been vices chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum any fee from the debtor, as required by that section.
Curtis Thomas	453-06-8396
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, titl who signs this document.	le (if any), address, and social security number of the officer, principal, responsible person, or partner
2500 E. Karen Ave # 180 Las Vegas, NV. 89121	
Address Address	
Zulius)	5.7-203
Signature of Bankruptcy Petition Prepare	Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A hankrunicy petition preparer's failure to comply with the provisions of title 11	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
18 U.S.C. § 156.	1
DECLARATION UNDER PENALTY OF PR	ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president or	other officer or an authorized agent of the corporation or a member or an authorized agent of the
	oration or partnership] named as debtor in this case, declare under penalty of perjury that I have s (Total shown on summary page plus 1), and that they are true and correct to the best of my
knowledge, information, and belief.	s (10tal shown on summary page plus 1), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation must	t indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

District of Nevada

In re: Clinkscales, Ryan	 Case No.	
Debtor	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,609.00 YTD-MetLife Auto and Home Ins8/2012-12/31/2012(\$4609.00) MetLife Auto and Home Insurance/Unempl,6/2012-8/12 (\$3157)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600.

this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING 2

None

V1

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/TRANSFERS

AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING \mathbf{V}

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION
AND VALUE
Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,
NAME AND ADDRESS
NAME OF PAYER IF
OF PAYEE
OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Curtis Thomas, 2500 E. Karen Ave # 180, Las Vegas, NV. 89121

5/3/2013

200.00

10. Other transfers

None

V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY 6

13. Setoffs

None

V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

5101 E. Twain Ave # 153 Las Vegas, NV. 89152 Ryan Clinkscales

5/1/2011-5/1/2012

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
NAME OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the None 🔽 books of account and records of the debtor. If any of the books of account and records are not available, explain. **NAME ADDRESS** d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS **DATE ISSUED** 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the None taking of each inventory, and the dollar amount and basis of each inventory. **DOLLAR AMOUNT** OF INVENTORY DATE OF INVENTORY **INVENTORY SUPERVISOR** (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported None in a., above. NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the None partnership. NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who None

directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the

TITLE

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

corporation.

NAME AND ADDRESS

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

10

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

.

11

[If completed by an individual or individual and spous	e]
I declare under penalty of perjury that I have read the a and any attachments thereto and that they are true and	answers contained in the foregoing statement of financial affairs
Date 5/7/13	Signature of Debtor Signature of
Date	Joint Debtor (if any)
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers con thereto and that they are true and correct to the best of my knowled.	ntained in the foregoing statement of financial affairs and any attachments dge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or cor	poration must indicate position or relationship to debtor.]
continuation	n sheets attached
Penalty for making a false statement: Fine of up to \$500,000 or is	mprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a bankruptcy petition prepa compensation and have provided the debtor with a copy of this document and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 t petition preparers, I have given the debtor notice of the maximum amount before the debtor, as required by that section.	I the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and J.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy
Curtis Thomas	453-06-8396
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (i) responsible person, or partner who signs this document.	f any), address, and social-security number of the officer, principal,
2500 E. Karen Ave # 180 Las Vegas, NV. 89121	
Address	5.7-2013
Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals who prepared or a not an individual:	assisted in preparing this document unless the bankruptcy petition preparer is
If more than one person prepared this document, attach additional signed shee	ts conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (10/05)

UNITED STATES BANKRUPTCY COURT

District of Nevada

_{n re} Clinkscales, Rya	n,			Case No	o	
Debtor					Chapter '	7
СНА	APTER 7 INDIVI	DUAL DEBT	TOR'S STA	TEMENT OF I	NTENTION	
I have filed a schedule of have filed a schedule of I intend to do the following	executory contracts and	d unexpired leases	s which include:	s personal property si	ubject to an unexpired bject to a lease:	d lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
2004 Scion XB	Credit Acceptance				×	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:			7 /	21		
Date:			Sign	ature of Debtor	0	

DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Curtis Thomas

453-06-8396

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required under 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

2500 E. Karen Ave # 180 Las Vegas, NV. 89121

Address

Signature of Bankruptcy Petition Preparer

5-7013 Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 22A (Official Form 22A) (Chapter 7) (01/08)

In re Clinkscales, Ryan Debtor(s)	According to the calculations required by this statement:
Case Number:	☐ The presumption arises. ☑ The presumption does not arise.
(If known)	(Check the box as directed in Parts I, III, and VI of this statement)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUL	MER DEBT	ORS				
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Ueteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as						
1B	defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)). If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.						
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION						
2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income				
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 1,152.00	s				

4	and er busine Do no	ne from the operation of a business, profession of the the difference in the appropriate column(s) of ess, profession or farm, enter aggregate numbers at enter a number less than zero. Do not include a ed on Line b as a deduction in Part V.	Line 4. If you operate more than one and provide details on an attachment.	:		
	a.	Gross receipts	\$ 0.00			
	b.	Ordinary and necessary business expenses	\$ 0.00			
	c.	Business income	Subtract Line b from Line a	s	0.00	s
	in the	and other real property income. Subtract Line appropriate column(s) of Line 5. Do not enter a rart of the operating expenses entered on Line b	number less than zero. Do not includ			
5	a.	Gross receipts	\$ 0.00			
	b.	Ordinary and necessary operating expenses	\$ 0.00	M)		
	c.	Rent and other real property income	Subtract Line b from Line a	s	0.00	s
6	Intere	est, dividends and royalties.		s	0.00	s
7	Pensi	on and retirement income.		s	0.00	s
8	expen purpo	mounts paid by another person or entity, on a ses of the debtor or the debtor's dependents, use. Do not include alimony or separate maintena pouse if Column B is completed.	icluding child support paid for tha	t \$	0.00	\$
9	Howe was a Colun	ployment compensation. Enter the amount in the ver, if you contend that unemployment compensation A or B, but instead state the amount in the space in ployment compensation claimed to benefit under the Social Security Act. Debtor \$	\$	0.00	s	
10	source paid l alimo Secur	ne from all other sources. Specify source and an es on a separate page. Do not include alimony or by your spouse if Column B is completed, but it my or separate maintenance. Do not include any ity Act or payments received as a victim of a war of international or domestic terrorism.	r separate maintenance payments of or benefits received under the Social	a		
	b.	na	\$ 0.00			
	Total and enter on Line 10				0.00	s
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$	1,152.00	s
12	Line 1	Current Monthly Income for § 707(b)(7). If Collins A to Line 11, Column B, and enter the leted, enter the amount from Line 11, Column A.	s		1,152.00	
		Part III. APPLICATION	OF § 707(b)(7) EXCLUSION	ı		
13		alized Current Monthly Income for § 707(b)(7 denter the result.). Multiply the amount from Line 12	by the	number	\$ 13,824.00

14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: Nevada b. Enter debtor's household size:	\$ 44,924.0				
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this state	ement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

16	Ente	r the amount from Line 12.			\$ 1,152.00
17	Line debto paym deper	tal adjustment. If you checked the box at 11, Column B that was NOT paid on a regr's dependents. Specify in the lines below ent of the spouse's tax liability or the spoundents) and the amount of income devoted arate page. If you did not check box at Lir	tlar basis for the household exp the basis for excluding the Col- se's support of persons other the to each purpose. If necessary,	penses of the debtor or the umn B income (such as nan the debtor or the debtor's	
	a.		\$		
	b.		\$		
	c.		\$		
	Tota	al and enter on Line 17.			\$
18	Curr	ent monthly income for § 707(b)(2). Sub	tract Line 17 from Line 16 and	l enter the result.	S
		Part V. CALCULATION Subpart A: Deductions under S	andards of the Internal		
19 A	Nation	nal Standards: food, clothing and other in all Standards for Food, Clothing and Other lable at www.usdoi.gov/ust/ or from the cl			\$
19A 19B	Nation is avail Nation of-Poo www.j your h housel the nu under memb	al Standards for Food, Clothing and Other	Items for the applicable house erk of the bankruptcy court.) al below the amount from IRS of age, and in Line a2 the IRS or older. (This information is ruptcy court.) Enter in Line be denter in Line b2 the number of total number of household me by Line b1 to obtain a total ary Line a2 by Line b2 to obtain	National Standards for Out- National Standards for Out- available at I the number of members of of members of your embers must be the same as mount for household members a total amount for household	\$
	Nation is available Nation of-Pool wwwyour h housel the nu under memb amour	hal Standards for Food, Clothing and Other lable at www.usdoi.gov/ust/ or from the clanal Standards: health care. Enter in Line eket Health Care for persons under 65 years eket Health Care for persons 65 years of agusdoi.gov/ust/ or from the clerk of the bank ousehold who are under 65 years of age, a nold who are 65 years of age or older. (Thember stated in Line 14b.) Multiply Line a 65, and enter the result in Line c1. Multipers 65 and older, and enter the result in Line in Line c1.	Items for the applicable house ork of the bankruptcy court.) all below the amount from IRS of age, and in Line a2 the IRS or older. (This information is ruptcy court.) Enter in Line but enter in Line b2 the number of total number of household me by Line b1 to obtain a total ary Line a2 by Line b2 to obtain e c2. Add Lines c1 and c2 to	National Standards for Out- National Standards for Out- available at I the number of members of of members of your embers must be the same as mount for household members a total amount for household	\$
	Nation is available Nation of-Pool wwwyour h housel the nu under memb amour	hal Standards for Food, Clothing and Other lable at www.usdoi.gov/ust/ or from the classical standards: health care. Enter in Line sket Health Care for persons under 65 years eket Health Care for persons 65 years of agusdoi.gov/ust/ or from the clerk of the bank ousehold who are under 65 years of age, a hold who are 65 years of age or older. (Thember stated in Line 14b.) Multiply Line at 65, and enter the result in Line c1. Multiplers 65 and older, and enter the result in Line 19B.	Items for the applicable house ork of the bankruptcy court.) all below the amount from IRS of age, and in Line a2 the IRS or older. (This information is ruptcy court.) Enter in Line but enter in Line b2 the number of total number of household me by Line b1 to obtain a total ary Line a2 by Line b2 to obtain e c2. Add Lines c1 and c2 to	hold size. (This information National Standards for Out- National Standards for Out- available at I the number of members of of members of your embers must be the same as mount for household members a total amount for household obtain a total health care	\$
	Nation is available of Pool of Pool www.your h housel the nu under membamour	hal Standards for Food, Clothing and Other lable at www.usdoi.gov/ust/ or from the classification of the lable at www.usdoi.gov/ust/ or from the classification of the lable at www.usdoi.gov/ust/ or from the clerk of the bank ousehold who are under 65 years of age, a hold who are 65 years of age or older. (The mber stated in Line 14b.) Multiply Line at 65, and enter the result in Line c1. Multiplers 65 and older, and enter the result in Line 19B. Seehold members under 65 years of age	Items for the applicable house ork of the bankruptcy court.) all below the amount from IRS of age, and in Line a2 the IRS or older. (This information is ruptcy court.) Enter in Line but enter in Line b2 the number of total number of household me by Line b1 to obtain a total ary Line a2 by Line b2 to obtain e c2. Add Lines c1 and c2 to	National Standards for Out- National Standards for Out- National Standards for Out- available at I the number of members of of members of your embers must be the same as mount for household members a total amount for household obtain a total health care	\$

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20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).					
	IRS Ho informatotal of	Standards: housing and utilities; mortgage/rent expense. Enter, pusing and Utilities Standards; mortgage/rent expense for your couration is available at www.usdoj.gov/ust/ or from the clerk of the baf the Average Monthly Payments for any debts secured by your hon from Line a and enter the result in Line 20B. Do not enter an amount of the security of the s	nty and household size (this nkruptcy court); enter on Line b the ne, as stated in Line 42; subtract			
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	S			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	s			
	c.	Net mortgage/rental expense	Subtract Line b from Line a.	s		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
22A	an expore regardl Check are inc	Standards: transportation; vehicle operation/public transportations ense allowance in this category regardless of whether you pay the eless of whether you use public transportation. the number of vehicles for which you pay the operating expenses of luded as a contribution to your household expenses in Line 8. 1 2 or more.	xpenses of operating a vehicle and			
ZZA	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a "www.usdoj.pov="" "wwww.usdoj.pov="" "wwww.usdoj<="" href="www.usdoj.pov/ust/" td="" ust="" www.usdoj.pov="">					
	a.	IRS Transportation Standards, Ownership Costs	s			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.					

24	checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.						
	a.	IRS Transportation Standards, Ownership Costs	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	s				
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
25	federa	r Necessary Expenses: taxes. Enter the total average monthly expensel, state and local taxes, other than real estate and sales taxes, such a social-security taxes, and Medicare taxes. Do not include real estate	s income taxes, self-employment	s			
26	payro	r Necessary Expenses: involuntary deductions for employment. Il deductions that are required for your employment, such as retirem costs. Do not include discretionary amounts, such as voluntary	ent contributions, union dues, and	s			
27	term l	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	requir	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	Enter emplo	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	childe	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
31	on he reimb	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	actual such	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

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	X
	\$
e	

	la.	Health Insurance	\$	- 0		
34	b.	Disability Insurance	s		71	
	c.	Health Savings Account	s			
	7	1				
		nd enter on Line 34 do not actually expend this total amount, state below:	e your actual total average mo	nthly expenditures in the	3	
35	month!	nued contributions to the care of household or by expenses that you will continue to pay for the c, chronically ill, or disabled member of your hou to pay for such expenses.	reasonable and necessary care	and support of an	\$	
36	actuall	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
38	you ac second with d	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
39	clothin Nation	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
40		nued charitable contributions. Enter the amount financial instruments to a charitable organization			\$	
41	Total	Additional Expense Deductions under § 707(I	b). Enter the total of Lines 34	through 40	\$	

	Payme total o filing o	ent, and check whether fall amounts schedul of the bankruptcy case	the creditor, identify the property secure the payment includes taxes or insurated as contractually due to each Secure, divided by 60. If necessary, list add nthly Payments on Line 42.	nce. The Averaged Creditor in the	e Monthly Payment is the 60 months following the	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			s	□ yes □ no	
	b.			s	☐ yes ☐ no	
	c.			S	☐ yes ☐ no	
				Total: Add Lines a, b and	c.	\$
	resider you m in add amoun	nce, a motor vehicle, or ay include in your decition to the payments at would include any s	ed claims. If any of debts listed in Lin for other property necessary for your s duction 1/60th of any amount (the "cu listed in Line 42, in order to maintain sums in default that must be paid in or unts in the following chart. If necessary	upport or the supp re amount") that y possession of the der to avoid repos ry, list additional	ort of your dependents, you must pay the creditor property. The cure session or foreclosure.	
	Creditor					
	a.			\$		
	b.			\$		
	c.			\$		
				Total: Add I	Lines a, b and c	\$
44	as pric	ority tax, child suppor	priority claims. Enter the total amount and alimony claims, for which you werent obligations, such as those set or	vere liable at the ti		s .
		ing chart, multiply th	e expenses. If you are eligible to file a e amount in line a by the amount in li			
	a.	Projected average monthly chapter 13 plan payment.				
45	b.	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	c.	Average monthly a	dministrative expense of chapter 13 ca	ase	Total: Multiply Lines a and b	s
46	Total	Deductions for Debt	Payment. Enter the total of Lines 42	through 45.		s
			Subpart D: Total Deduction	s from Incom	e	
47	Total	of all deductions all	owed under § 707(b)(2). Enter the to	al of Lines 33, 41	, and 46.	S

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(l	0)(2))	s	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		s	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result		s	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.		s	
52	Initial presumption determination. Check the applicable box and proceed as directed.			
	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page I of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.			
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).			
53	Enter the amount of your total non-priority unsecured debt		s	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the	ne number 0.25 and enter the result.	\$	
55	the box for "The presumption does Part VIII. Line 54. Check the box for "The presention in Part VIII. You may also contains the present the presumption of the present the present the present the present the present the presumption does the present the present the presumption does the present the presumption does the present the	resumption		
Part VII: ADDITIONAL EXPENSE CLAIMS				
56	Other Expenses. List and describe any monthly expenses, not otherwise and welfare of you and your family and that you contend should be an actincome under § 707(b)(2)(A)(ii)(1). If necessary, list additional sources average monthly expense for each item. Total the expenses. Expense Description a.	lditional deduction from your currer	nt monthly	
	b.	S		
	c.	S		
-	Total: Add Lines a, b	and c \$		
Part VIII: VERIFICATION				
57	I declare under penalty of perjury that the information provided in this st both debtors must sign.) Date: Signal	ture: (Debtor)	is a joint case,	
	(Joint Debtor, if any)			

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re: Clinkscales, Ryan)	Bankruptcy No.: Chapter 7
)))	VERIFICATION OF CREDITOR MATRIX
	Debtor(s).	
	Ś	

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 5/7/13

Signature 1 (1)

Signature _____

AArgon Agency Inc 8668 Spring Mountain Rd. Las Vegas, NV. 89117

Sentry Recovery & Collection 3080 S. Durango Suite 203 Las Vegas, NV. 89117

Dept of Education/NeIn 700 E. Fifth Street Carson City, Nevada 89701

Allied Collection Service 3080S Durango Dr Las Vegas, NV. 89117

Capital One/HSBC 26525 N. Riverwoods Blvd Mettawa, IL 60045.

Bank of America PO Box 982235 El Paso, TX 79998

GECRB/AMER EAG PO Box 965005 ORLANDO, FL 32896

US Bank 101 5th St., ste A St Paul, MN 55101

State Farm Financial S 3 State Farm Plaza # N-4 Bloomington, IL 61791

General Revenue Corp 11501 Northlake Dr. Cincinnati, OH. 45249

American Medical Collection 4 Westchester Plaza Ste 110 Elmsford, NY 10523